

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

Richard T. Drude

Case No.: 19-19333

Judge: Kaplan

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

☐ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

☒ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
(choose one):

1. ☐ Motion for Relief from the Automatic Stay filed

by _____, creditor,

A hearing has been scheduled for _____, at _____ m.

OR

☒ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for April 8, 2020, at 9:00am m.

☐ Certification of Default filed by _____, creditor,

I am requesting a hearing be scheduled on this matter.

OR

☐ Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

☒ Payments have been made in the amount of \$ 406.00, but have not been accounted for. Documentation in support is attached hereto.

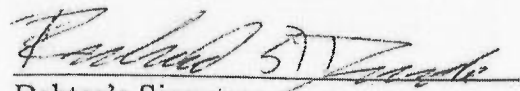
☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):
We fell behind on our trustee payments as a result of unexpected medical expenses for our son. The payment made on December 13, 2019 was for \$187.00 rather than \$129.00 as set forth in the trustee's certification. We also made two payments since December in the amount of \$406.00 and will become current before the hearing of this matter if the trustee will allow it.

☒ Other (**explain your answer**):
Loss mitigation in this matter has been extended by the court to May 4, 2020. Our application for the loan modification has been submitted to the lender and is currently under review. We are hoping to have a decision from the lender prior to the expiration of the loss mitigation period.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: March 3, 2020


Debtor's Signature

Date: _____

Debtor's Signature

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within 14 days of the filing of a *Creditor's Certification of Default (under an Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions) or a Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.